

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION

In re:

JAMES R. DEANOVICH  
ANGELA CORTAZZO DEANOVICH  
Debtor(s)

Case No. 13-20452GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2013.
- 2) The plan was confirmed on 03/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/02/2014, 02/05/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/05/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,603.41.
- 10) Amount of unsecured claims discharged without payment: \$12,708.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$86,776.61 |
| Less amount refunded to debtor           | \$2,845.84  |

|                      |                    |
|----------------------|--------------------|
| <b>NET RECEIPTS:</b> | <b>\$83,930.77</b> |
|----------------------|--------------------|

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,875.00 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$3,284.84 |
| Other                                 | \$0.00     |

|  |                   |
|--|-------------------|
| <b>TOTAL EXPENSES OF ADMINISTRATION:</b> | <b>\$6,159.84</b> |
|--|-------------------|

|   |        |
|---|--------|
| Attorney fees paid and disclosed by debtor: | \$0.00 |
|---|--------|

**Scheduled Creditors:**

| Creditor Name                       | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ADVANCED CALL CENTER TECHNOLOGY INC | Unsecured | 1,258.00        | NA             | NA            | 0.00           | 0.00      |
| BANK OF AMERICA**                   | Unsecured | 1,277.28        | NA             | NA            | 0.00           | 0.00      |
| BANK OF AMERICA**                   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE NA**                    | Unsecured | 0.00            | 84.52          | 84.52         | 0.00           | 0.00      |
| CAPITAL ONE(*)                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| COMENITY BANK                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CONSUMER PORTFOLIO SVCS/CPS         | Priority  | NA              | 15,326.45      | 0.00          | 13,531.05      | 0.00      |
| COUNTY OF ALLEGHENY (R/E TAX)*      | Secured   | 450.65          | 450.65         | 450.65        | 450.65         | 169.94    |
| COUNTY OF ALLEGHENY (R/E TAX)*      | Secured   | 0.00            | 114.92         | 114.92        | 114.92         | 0.00      |
| DISCOVER BANK(*)                    | Unsecured | 2,237.00        | NA             | NA            | 0.00           | 0.00      |
| FCNB PREFERRED CHARGE/SPIEGEL       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GAP/GE MONEY++                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GEMB / OLD NAVY++                   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| HSBC BANK USA NA - TRUSTEE          | Secured   | 81,889.44       | 0.00           | 10,549.26     | 10,549.26      | 0.00      |
| HSBC BANK USA NA - TRUSTEE          | Secured   | 0.00            | 84,459.16      | 0.00          | 0.00           | 0.00      |
| HSBC BANK USA NA - TRUSTEE          | Secured   | 0.00            | 0.00           | 0.00          | 37,986.95      | 0.00      |
| HSBC BANK USA NA - TRUSTEE          | Secured   | 0.00            | 21,516.95      | 0.00          | 0.00           | 0.00      |
| JAMES R DEANOVICH                   | Unsecured | 2,500.00        | NA             | NA            | 0.00           | 0.00      |
| JEFFERSON CAPITAL SYSTEMS LLC*      | Unsecured | 443.32          | 521.25         | 521.25        | 0.00           | 0.00      |
| JEFFERSON HILLS BORO - SEWAGE       | Secured   | 142.00          | 1,329.21       | 1,329.21      | 1,329.21       | 339.72    |
| KOHL'S                              | Unsecured | 117.72          | NA             | NA            | 0.00           | 0.00      |
| KOHL'S                              | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| LORD & TAYLOR                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PA DEPARTMENT OF REVENUE*           | Unsecured | 0.00            | 5.10           | 5.10          | 0.00           | 0.00      |
| PA DEPARTMENT OF REVENUE*           | Secured   | 0.00            | 1,360.03       | 1,215.12      | 1,215.12       | 110.28    |
| PA DEPARTMENT OF REVENUE*           | Priority  | 1,425.37        | 107.47         | 0.00          | 0.00           | 0.00      |
| PA MUNICIPAL SERVICE CO             | Unsecured | 878.95          | NA             | NA            | 0.00           | 0.00      |
| PEOPLES NATURAL GAS CO LLC*         | Unsecured | 1,436.98        | NA             | NA            | 0.00           | 0.00      |
| PNC BANK NA                         | Unsecured | 309.50          | 187.23         | 187.23        | 0.00           | 0.00      |
| PRA/PORTFOLIO RECOVERY ASSOC        | Unsecured | 1,478.00        | 1,412.44       | 1,412.44      | 0.00           | 0.00      |
| SEARS/CITI CARD USA*++              | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                    | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| TALBOTS                          | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| TARGET NATIONAL BANK             | Unsecured | 521.00          | NA             | NA            | 0.00           | 0.00      |
| THD/CBSD                         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| WELLS FARGO BANK DBA WELLS F     | Secured   | 6,705.00        | 6,548.97       | 6,548.97      | 6,548.97       | 950.49    |
| WEST JEFFERSON HILLS SD & JEFFEI | Priority  | NA              | 46.02          | 46.02         | 46.02          | 0.00      |
| WEST JEFFERSON HILLS SD & JEFFEI | Priority  | NA              | 4,428.35       | 4,428.35      | 4,428.35       | 0.00      |
| WEST PENN POWER**                | Unsecured | 237.71          | 270.60         | 270.60        | 0.00           | 0.00      |
| WORLD FINCL NETWORK NATL BAN     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | Claim Allowed      | Principal Paid     | Interest Paid     |
|-------------------------------------|--------------------|--------------------|-------------------|
| <b>Secured Payments:</b>            |                    |                    |                   |
| Mortgage Ongoing                    | \$10,549.26        | \$48,536.21        | \$0.00            |
| Mortgage Arrearage                  | \$0.00             | \$0.00             | \$0.00            |
| Debt Secured by Vehicle             | \$6,548.97         | \$6,548.97         | \$950.49          |
| All Other Secured                   | \$3,109.90         | \$3,109.90         | \$619.94          |
| <b>TOTAL SECURED:</b>               | <b>\$20,208.13</b> | <b>\$58,195.08</b> | <b>\$1,570.43</b> |
| <b>Priority Unsecured Payments:</b> |                    |                    |                   |
| Domestic Support Arrearage          | \$0.00             | \$0.00             | \$0.00            |
| Domestic Support Ongoing            | \$0.00             | \$0.00             | \$0.00            |
| All Other Priority                  | \$4,474.37         | \$18,005.42        | \$0.00            |
| <b>TOTAL PRIORITY:</b>              | <b>\$4,474.37</b>  | <b>\$18,005.42</b> | <b>\$0.00</b>     |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$2,481.14</b>  | <b>\$0.00</b>      | <b>\$0.00</b>     |

**Disbursements:**

|                              |                           |
|------------------------------|---------------------------|
| Expenses of Administration   | <u>\$6,159.84</u>         |
| Disbursements to Creditors   | <u>\$77,770.93</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$83,930.77</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2018

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.